PATENT AUS920010441US1 (9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

DWIP N. BANERJEE, RABINDRANATH DUTTA, LORIN E. ULLMANN

Serial No.

Filed:

Title:

Group Art Unit:

Examiner:

e: METHOD, PROGRAM, AND SYSTEM FOR

RESETTING THE VALUE OF A COUPON BASED ON MARKET INFORMATION

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicants would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicants believe that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.

Dated: OCTOBER 24, 2001

Respectfully submitted,

CARDINAL LAW GROUP Suite 2000 1603 Orrington Avenue Evanston, Illinois 60201 847-905-7111 PRANK C. NICHOLAS
Registration No. (33,983)
Attorney for Applicant

| FORM PTO-1449 | SERIAL NO. | CASE NO. AUS920010441US1 (9000/44) |
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| LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT | FILING DATE | GROUP ART UNIT |
| (use several sheets if necessary) | APPLICANT(S): | DWIP N. BANERJEE RABINDRANATH DUTTA LORIN E. ULLMANN |

REFERENCE DESIGNATION

| U.S. PATENT DOCUMEN | TS | 4 | Ξ١ | ΙE | М | Ji | ι | C | H | C |) | 1 | T | ٧ | ΕΙ | П | ۷. | ر د | . F | .S | U | |
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| EXAMINER INITIAL | | DOCUMENT NUMBER | FILING DATE | NAME | CLASS/ SUBCLASS | FILING DATE |
|------------------|-----|--------------------|----------------|-----------------|--------------------|----------------|
| 1/ | A1 | 6,185,541 B1 | 02/06/01 | SCROGGIE ET AL. | | |
| 1/ | A2 | 6,041,309 | 03/21/00 | LAOR | · | |
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FOREIGN PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | PUBLICATION DATE | COUNTRY | CLASS/ SUBCLASS | TRANS YES | LATION NO |
|------------------|--------------------|------------------|---------|--------------------|--------------|--------------|
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| EXAMINER | |
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| INITIAL | OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.) |
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EXAMINER ,

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.